

The Assigned Claims Facility



Function of The Assigned Claims Facility

- Established in 1973
- Provide Michigan No-Fault personal injury protection benefits

Function of The Assigned Claims Facility



- Eight servicing insurer partners:

AAA	Farm Bureau
Allstate	Farmers
Amerisure	State Farm
Citizens	Titan

- ACF reimburses servicing insurers

Department of State's 2011 appropriation to manage the ACF program is \$946,600.

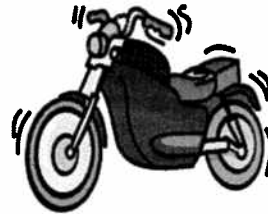
Who is eligible?

- Any person Michigan resident or not
- No insurance
- Survivor benefits



Who is eligible?

- Motorcyclists are eligible
- Valid motorcycle insurance policy
- No other insurance



Who is not eligible?

- Owner of an uninsured vehicle or motorcycle
- Drivers of stolen cars or motorcycles



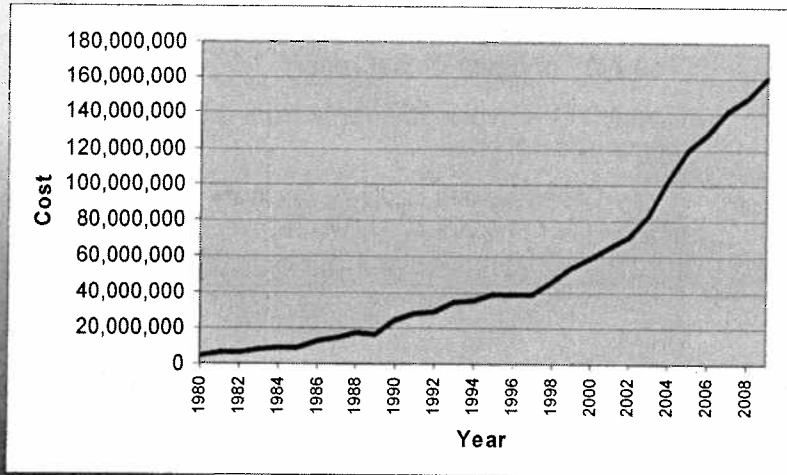
Benefits Available

- Medical Expenses
- Wage Loss
- Replacement Services
- Statue of Limitations

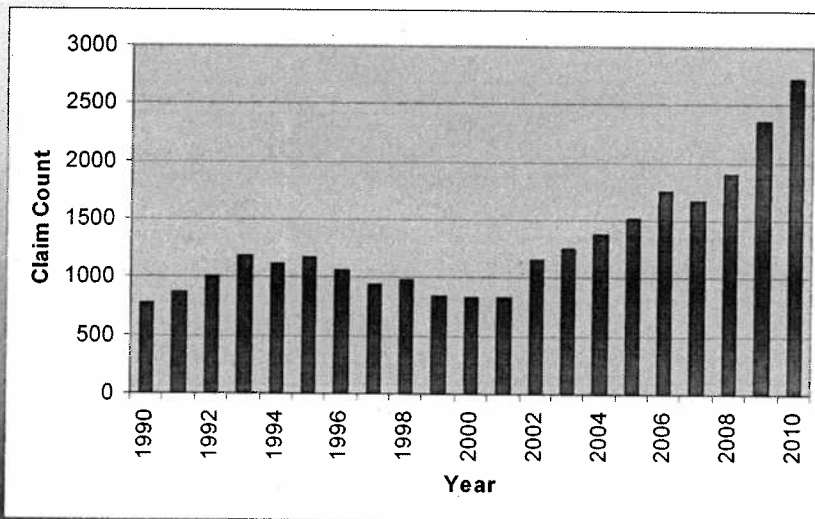
How claims are handled

- Screened
- Assigned
- Investigate – Order of Priority
- Reimbursement
- Assessment
- Subrogation

Assigned Claims Facility Program Cost 1980-2009



Claim Assignments



Summary

- The ACF is payer of last resort
- The ACF recovers payments from the owner of the uninsured vehicle
- The ACF assesses costs to facilitate the program to insurance companies that write auto insurance in Michigan
- Although established under different legislation, the Assigned Claims Facility also currently administers the Michigan Automobile Self Insurance program